
APPENDIX I-1
FORM HUD 11701/92001 - APPLICATION FOR APPROVAL-
FHA LENDER AND/OR GINNIE MAE MORTGAGE-BACKED
SECURITIES ISSUER

- Applicability:** Ginnie Mae I MBS Program and Ginnie Mae II MBS Program.
- Purpose:** To provide a form for use by an applicant in summarizing the applicant's business background and experience in the mortgage banking industry.
- Prepared by:** Applicant.
- Prepared in:** Duplicate (triplicate, if the applicant is applying for both FHA and Ginnie Mae approval).
- Distribution:** Applicant retains one copy and forwards original(s) to FHA and/or Ginnie Mae, together with the application fee(s) and the required forms and other supplemental information set forth in the form HUD 11701/92001.
- Completion Instructions:** The circled numbers on the illustrated form correspond with the numbers listed below.
1. Check appropriate box(es) indicating program(s) for which approval is requested.
 2. Check organization type.
 3. Check whether applicant is a minority-owned and/or woman- owned firm (optional).
 4. Full legal name of applicant (if the applicant is "doing business as," include trade name).
 5. Street address and zip code, and mailing address and zip code.
 6. Name of contact person for application.
 7. Phone number of contact person.
 8. Facsimile number of applicant.
 9. Electronic mail address of applicant.
 10. Federal Tax Identification Number of applicant.
 11. Date applicant's fiscal year ends.
 12. Date (year and month) applicant was incorporated.

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13. State in which applicant was incorporated.
 14. Provide (on a separate sheet) the names, social security numbers, and titles of all corporate officers and all stockholders owning 25% or more of the applicant's stock. The percentage share of ownership must also be given. The applicant must also designate which individual is in charge of the day-to-day operations of the firm.
 15. Check appropriate box (yes or no) in questions one through seven. If a "no" answer is applicable, then a detailed explanation must be attached on a separate sheet.
 16. Applications requesting FHA, or FHA and Ginnie Mae, approval must be signed by an authorized official.
 17. Date application is submitted.
 18. Insert FHA mortgagee number (if applicable).
 19. Fannie Mae seller/servicer number(s).
 20. Freddie Mac seller/servicer number(s).
 21. Total dollar amount of mortgage servicing portfolio (irrespective of ownership).
 22. Total dollar amount of mortgage servicing portfolio being subserviced by other entity(s).
 23. A description of any restrictions on the applicant's activities that have been imposed by Fannie Mae and/or Freddie Mac. Also include a copy of applicant's annual eligibility certification report, and the most recent compliance report from Fannie Mae and/or Freddie Mac.
 24. FHA mortgagee number (if applicable).
 25. Provide a brief description of applicant's history. Also include operating and business plans.
 26. On a separate sheet, break down applicant's mortgage loan operations (segregated by loan type, i.e., conventional, FHA, VA, RHS, § 184) over the last three years, and by program type, i.e., single-family, multifamily, manufactured housing, property improvement, etc.
 27. On a separate sheet, break down applicant's total servicing portfolio by investor, number of loans serviced, and dollar amount by investor. Subservicing is to be broken out using the same format.
 28. On a separate sheet, list investors to whom the applicant sells mortgages.
 29. On separate sheets, include at least four resumes, which at a minimum must include three officers and one additional full time employee of the applicant. The resumes must show the employee's name, social security number, date of birth, and relevant experience pertaining to his/her job(s) in the mortgage banking industry over the last 10 years. The resume must
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also depict the name of the employer(s), date(s) worked, title(s), supervisor(s), and a brief description of duties, responsibilities, and accomplishments for each job. Each resume must also include an original signature and date.

- 30. Name of applicant.
- 31. Date application is prepared.
- 32. Signature of authorized official.
- 33. Title of authorized official submitting application.

Public Reporting Burden for this collection of information is estimated to average 1.25 hours per response, including the time for reviewing instructions, searching existing data sources, gathering and maintaining the data needed, and completing and reviewing the collection of information.

The information requested on this form is required by 24 CFR Part 202 and Sec. 306(g) of the National Housing Act or by HUD Handbooks 4060.1 and 5500.3. The information collected assists FHA and Ginnie Mae in determining which lenders should be approved to participate in the FHA single and multifamily insurance programs and/or the Ginnie Mae Mortgage Backed Securities Program. It is used to help FHA minimize its risk in insuring single-family and multifamily mortgages and Ginnie Mae to minimize its risk. Applicants are not required to respond to this collection of information unless a currently valid approved OMB control number is displayed on the form.

Privacy Act Statement. Names and Social Security Numbers are requested in order for the Department to obtain positive identification of the applicant's officers, directors, stockholders and employees who have authority to obligate the applicant. The information requested will be used solely to determine the eligibility of the individuals to participate in the Department's mortgage insurance programs. The Department is authorized to request this information by Executive Order 9397 and it will not be disclosed outside the Department without prior consent except as required or permitted by law. The Social Security Numbers are provided to HUD on a voluntary basis. Failure to provide this information could cause delay in processing of the applications.

Instructions for Completing Form HUD-11701

Applicants seeking qualification as a FHA-approved lender/mortgagee or loan correspondent under the Title I and/or Title II programs and/or as an approved issuer with the Government National Mortgage Association ("Ginnie Mae"), must complete the appropriate sections of this form.

Qualified applicants may obtain one of the following three types of approval:

1. FHA Approval Only

Applicants seeking only FHA approval must complete Sections A, B, and C of this form and provide the supplemental information requested. The application fee is nonrefundable and is \$1,000 for Title I, Title II, or for both; there is no additional fee if the applicant is already approved for one program. The application and fee must be sent to the appropriate address shown below.

2. Ginnie Mae Approval Only

Applicants seeking only Ginnie Mae approval must complete Sections A, B, D or E, and F of this form and provide the supplemental information requested. A nonrefundable application fee of \$250 made payable to Ginnie Mae is required at the time of making the application. The fee is to be included with the application package. The application and fee must be sent to the appropriate address shown below.

3. FHA and Ginnie Mae Approval

Applicants seeking both FHA and Ginnie Mae approval must complete Sections A, B, C, D or E, and F of this form and provide the supplemental information requested. Separate fees are to be paid for each program as specified above. The application and fee must be sent to both FHA and Ginnie Mae at the appropriate addresses shown below.

4. Conversion of FHA Status

An applicant already approved for Title I or Title II and wishing to convert its status, must complete Section A and each changed item in Section C. If there are no changes regarding officers or owners, item 11 in Section A may be omitted. The applicant must submit the application together with the supplemental information to the appropriate address shown below. The nonrefundable conversion fee is \$300 for Title I, Title II, or Title I and Title II at the same time and must be sent to the appropriate address shown below.

Addresses for Submission of Application and Fee:

Applications for FHA approval only, sent by U.S. Mail:

U.S. Department of Housing and Urban Development
Lender Approval & Recertification Division
Rm B133 / P3214
451 7th Street, SW
Washington, D.C. 20410-8888

Fee for FHA Title I approval or conversion:

U.S. Department of Housing and Urban Development
P. O. Box 198608
Atlanta, GA 30384

Applications for FHA approval only, sent by delivery service:

U.S. Department of Housing and Urban Development
Lender Approval & Recertification Division
Suite 3214
490 L'Enfant Plaza East, SW
Washington, D.C. 20024-2118

Fee for FHA Title II approval or conversion, or fee for FHA Title I and Title II approval or conversion:

U.S. Department of Housing and Urban Development
P. O. Box 198619
Atlanta, GA 30384

Applications for Ginnie Mae approval only:

Government National Mortgage Association
Room 6204
451 7th Street, SW
Washington, D.C. 20410-9000

Supplemental Information to be Submitted to Obtain FHA Title I and/or FHA Title II Approval.

Supplemental information required to be submitted with form HUD-11701, for verifying that an applicant meets FHA Title I and/or Title II requirements for lender approval, varies depending on the type of institution making application. To determine what additional information is required, determine what classification type the institution falls under (i.e., Supervised Lender, Non-Supervised Lender, Loan Correspondent, Investing Lender, or Governmental Institution). The criteria used in determining an institution's classification is the same for both Title I and Title II approvals. Title I lender status is covered in HUD Handbook 4700.2. Title II lender status is covered in HUD Handbook 4060.1. After determining its classification type, provide the information listed under the appropriate classification type. Check the appropriate boxes to indicate that the required documents have been included with the application package.

	FHA Title I								FHA Title II							
	Supervised Lender	Non-supervised Lender	Supervised Loan Correspondent	Non-supervised Loan Correspondent	Investing Lender	Governmental Institution	Conversion to Full Lender	Conversion to Loan Correspondent	Supervised Mortgagee	Non-supervised Mortgagee	Supervised Loan Correspondent	Non-supervised Loan Correspondent	Investing Mortgagee	Governmental Institution	Conversion to Full Lender	Conversion to Loan Correspondent
1. Sponsor cover letter																
2. Fee																
3. Application Form																
4. Credit Reports																
5. Resumes																
6. Financial statements																
7. Licenses																
8. State DBA approval (if using)																
9. Facilities evidence																
10a. Fidelity bond																
10b. E & O insurance																
11. Quality Control Plan																
12. Funding program																
13. Sanctions letter																

Supplemental Information to be Submitted to Obtain Ginnie Mae Approval.

Supplemental information required to be submitted with form HUD-11701 for verifying that an applicant meets Ginnie Mae requirements for issuer approval. For additional information on the Ginnie Mae I and II programs see Handbook 5500.3. All applicants will be approved to issue Ginnie Mae I and II single-family securities; however, in order to securitize Ginnie Mae II pools or loan packages, applicants must also execute form HUD-11709, Master Agreement for Servicer's Principal and Interest Custodial Account, and form HUD-11709-A, ACH Debit Authorization.

Check the appropriate box to indicate that each required document has been included with the application package.

	Ginnie Mae I	Ginnie Mae II
1. Nonrefundable application fee of \$250		
2. HUD Form 11702		
3. Certificate of Insurance - Fidelity Bond reflecting adequate coverage and proper Ginnie Mae loss payee endorsement		
4. Certificate of Insurance - Errors and Omissions reflecting adequate coverage and proper Ginnie Mae loss payee endorsement		
5. Evidence of Quality Control Plan for underwriting, origination, and servicing of mortgage loans and secondary marketing. Provide a copy of quality control findings for the past six months and management's response to those findings		
6. Audited Financial Statements for latest three years (2 copies)		
7. Most recent interim financial statement (balance sheet and income statement) signed by an officer as true and correct		
8. Dollar value of loans to officers/directors/affiliates as of most recent financial audit		
9. Dollar value of pledged assets as of the most recent financial audit		
10. List of affiliated issuer(s) participating in the Ginnie Mae program, along with their four-digit Ginnie Mae issuer identification number(s)		
11. List name(s), address(es), telephone number(s), and contact person(s) for mortgage insurance companies, warehouse lenders, and investors for whom the applicant is currently doing business		
12. HUD Form 11709		
13. HUD Form 11709-A		

**Application for Approval
FHA Lender and/or Ginnie Mae
Mortgage-Backed Securities Issuer**

U.S. Department of Housing and Urban Development
Federal Housing Administration and
Government National Mortgage Association

OMB Approval Numbers 2502-0005
(exp. 5/31/2003)

All Applicants are required to complete Sections A and B. Use this form as a cover sheet for your submission.

Section A. General Information

1a. Corporate Name			2a. Phone (include area code and extension) Ext.	
1b. DBA (if applicable)			2b. FAX (include area code)	
3. Geographic Address of Home Office (must be physical address) Attention (Use a title, not an individual's name)			2c. E-mail	
Street Address			5a. Contact Person for this application	
City State Zip Code			5b. Contact Phone Number and extension for this application Ext.	
County			6a. Contact FAX Number and area code for this application	
4. Mailing Address Check if same as <input type="checkbox"/> Geographic Attention (Use a title, not an individual's name)			6b. Contact E-Mail Address for this application	
Street Address /P.O. Box			7. Date of Charter	
City State Zip Code			8. Under Laws of the State of (if applicable)	

9. Program Approval(s) Requested			10. Minority / Women Owned Business (Optional)	
<input type="checkbox"/> FHA Title I (Property Improvement Loans/Manufactured Housing Loans)	<input type="checkbox"/> FHA Title I Conversion		<input type="checkbox"/> Minority Owned	
<input type="checkbox"/> FHA Title II (Mortgage Loans)	<input type="checkbox"/> FHA Multifamily	<input type="checkbox"/> FHA Title II Conversion	<input type="checkbox"/> Women Owned	
<input type="checkbox"/> Ginnie Mae Single-Family	<input type="checkbox"/> Ginnie Mae Multifamily		<input type="checkbox"/> Minority Owned / Women Owned	

11. Institution Type		12. Applicant Taxpayer identifying Number (9 digits)	13. Fiscal Year End (month)
<input type="checkbox"/> Credit Union	<input type="checkbox"/> Bank		
<input type="checkbox"/> Savings Bank	<input type="checkbox"/> Savings and Loan		
<input type="checkbox"/> Mortgage Co./Finance Co.			

14. All Applicants **must** provide the information below for all officers, along with owners having a 25% or greater ownership interest in the applicant. If additional space is needed, use a separate sheet. Please indicate which officer is in charge of the day-to-day operations of the applicant by checking the box provided.

Officer/Owner Name	Title (if applicable)	Social Security Number	% Ownership
<input type="checkbox"/>			
<input type="checkbox"/>			
<input type="checkbox"/>			
<input type="checkbox"/>			
<input type="checkbox"/>			
<input type="checkbox"/>			
<input type="checkbox"/>			
<input type="checkbox"/>			

Previous editions are obsolete.

Replaces HUD-92001, 92001-D and LD

☐ **Section B. History and Business Status**

Please check the appropriate answer for each question below. If any of the questions require a "Yes" answer, provide an explanation on a separate sheet.

Yes	No		Yes	No			
1.	<input type="checkbox"/>	<input type="checkbox"/>	Is the applicant the subject of any assessments, or contingent liabilities not disclosed in its financial statements?	4.	<input type="checkbox"/>	<input type="checkbox"/>	Have any mortgage insurance companies, secondary marketing agencies or warehouse lenders, or broker/dealers denied the applicant approval in the three previous fiscal years being reported? Provide the date and reasons for each denial.
2.	<input type="checkbox"/>	<input type="checkbox"/>	Has the applicant or any of its principals, officers, individuals serving on the Board of Directors, or individuals acting as authorized signatories, ever been, or are any presently suspended, terminated, debarred, sanctioned, fined, convicted, denied approval, or refused a license by any Federal, State, or local government agency, or a government-related entity, where the action is related to the responsibilities that are commensurate with those of the financial services industry?	5.	<input type="checkbox"/>	<input type="checkbox"/>	Has the applicant been subject to any past or present action by HUD, VA, Fannie Mae, Freddie Mac, or other government-related entity to indemnify the entity against loss?
3.	<input type="checkbox"/>	<input type="checkbox"/>	Is the applicant or any of its principals, officers, individuals serving on its Board of Directors, individuals acting as authorized signatories, or employees currently involved in a proceeding or subject to an investigation that could result, or has resulted, in suspension, fine, or disbarment by a Federal, State, or local government agency, conviction in a criminal matter, bankruptcy or denial of fidelity insurance or mortgagee's errors and omissions insurance coverage?	6.	<input type="checkbox"/>	<input type="checkbox"/>	Is the applicant currently subject to regulatory or supervisory action by any regulatory agency? Regulatory actions include, but are not limited to, supervisory agreements, cease and desist orders, notices of determination, memorandum of understanding, unresolved audits, and investigations. Supervisory actions include, but are not limited to, the appointment of a trustee, conservator, or managing agent.
				7.	<input type="checkbox"/>	<input type="checkbox"/>	Has the applicant or any owner, principal, or managing executive been involved, through ownership or otherwise, with a previously defaulted Ginnie Mae issuer(s)?

Section C: FHA Title I and Title II only

1. Premium Address Check if same as: <input type="checkbox"/> Geographic <input type="checkbox"/> Mailing				5. Lender/Mortgagee Type		6. Institution Type		
Title I and Title II	Attention (Use a title, not an individual's name)			<input type="checkbox"/> Government	<input type="checkbox"/> Federal			
	Street Address /P.O. Box				<input type="checkbox"/> State			
	City	State	Zip Code		<input type="checkbox"/> Local			
2. Payee Address Must be completed for all FHA applications				<input type="checkbox"/> Supervised * (not Loan Correspondent)	<input type="checkbox"/> Credit Union			
Title I and Title II	Attention (Use a title, not an individual's name)				<input type="checkbox"/> Bank			
	Street Address /P.O. Box				<input type="checkbox"/> Savings Bank			
	City	State	Zip Code	<input type="checkbox"/> Savings and Loan				
3. CHUMS Address Check if same as: <input type="checkbox"/> Geographic <input type="checkbox"/> Mailing <input type="checkbox"/> Premium <input type="checkbox"/> Payee				<input type="checkbox"/> Non-supervised (not Loan Correspondent)	<input type="checkbox"/> Insurance Company			
Title II only	Attention (Use a title, not an individual's name)				<input type="checkbox"/> Mortgage Co./Finance Co.			
	Street Address /P.O. Box				<input type="checkbox"/> Mortgage Co./Finance Co.			
	City	State	Zip Code	<input type="checkbox"/> Supervised Loan Corr.*				
4. Endorsement Address Check if same as: <input type="checkbox"/> Geographic <input type="checkbox"/> Mailing <input type="checkbox"/> Premium <input type="checkbox"/> Payee <input type="checkbox"/> CHUMS				<input type="checkbox"/> Investing Mortgagee	<input type="checkbox"/> For-Profit			
Title II only	Attention (Use a title, not an individual's name)				<input type="checkbox"/> Not-for-Profit			
	Street Address /P.O. Box							
	City	State	Zip Code					
				<input type="checkbox"/> Reserved				
					<input type="checkbox"/> Service Provider	<input type="checkbox"/> Service Provider		
						<input type="checkbox"/> Servicing Agent		
				5. Lender/Mortgagee Type Code (HUD use)		6. Institution Type (HUD use)		
				Supervised Only	* 7. Examined and Supervised		7. Examined and Supervised Code (HUD use)	
					<input type="checkbox"/> Federal Reserve System			
					<input type="checkbox"/> Federal Deposit Insurance Corp.			
					<input type="checkbox"/> Office of Thrift Supervision			
					<input type="checkbox"/> National Credit Union Admin.			
				<input type="checkbox"/> Other (specify)				
8. Sponsor Home Office Lender/Mortgagee ID (10 digits)				10. Origination/Service		11. Fiscal Year End (month)		
				Originate				
				Service				
9. Applicant Taxpayer Identifying Number (9 digits)				<input type="checkbox"/> Title I Property Improvement		12. Financial Statement Date (HUD use)		
				<input type="checkbox"/> Title I Manufactured Housing				
				<input type="checkbox"/> Title II 1-4 Family Mortgages		13a. Title I Home Office Lender ID, if prior approval (10 digits)		
				<input type="checkbox"/> Title II Multifamily Mortgages				
						13b. Title II Home Office Mortgagee ID, if prior approval (10 digits)		

☐ **FHA Certification**

The undersigned agrees to comply with the provisions of the HUD regulations and the requirements of the Secretary of HUD.
I certify that I am authorized to execute this application on behalf of the applicant.

☐ **Section D. Ginnie Mae I and/or II Applicants (Fannie Mae and/or Freddie Mac Approved)**

1. FHA Mortgagee Number (If applicable)

2. Fannie Mae Seller/Servicer Number(s)

3. FHLMC Seller/Servicer Number(s)

4. Total Dollar Amount of Mortgage Servicing Portfolio

(Servicing)	(Sub-servicing)
\$	\$

5. On a separate sheet, please provide a description of any restrictions on the applicant's activities that have been imposed by Fannie Mae and/or Freddie Mac. Please also provide a copy of the applicant's annual eligibility certification report and the most recent compliance report from Fannie Mae and/or Freddie Mac.

6. For those applicants applying for approval in Ginnie Mae's multifamily program, provide eligibility certification of multifamily approval by Fannie Mae and/or Freddie Mac.

7. For those applicants who are not approved for Fannie Mae's and/or Freddie Mac's multifamily program, provide two resumes showing the relevant experience in multifamily origination and servicing for the past ten years.

☐ **Section E. Ginnie Mae I and/or II Applicants (No Fannie Mae or Freddie Mac Approval)**

1. FHA Mortgagee Number: (If applicable)

2. On a separate sheet, please provide a brief description of the applicant's history. Please include operating and business plans.

3. On a separate sheet, please provide the following: Mortgage loan operations and volume of originations segregated by loan type (i.e., conventional, FHA/VA, RHS) during the last three years for single-family residential and multifamily loans.

4. On a separate sheet, please list Investors, number of loans and dollar amount for whom the applicant services mortgages (sub-servicing is to be identified and broken out separately using the same format).

5. On a separate sheet, please list Investors for whom the applicant sells mortgages.

6. On a separate sheet, please list at least four resumes (minimum of three full-time officers and one full-time employee) for the key officers and employees of the applicant. The resume must show the employee's name, Social Security Number, date of birth, and the relevant experience pertaining to the mortgage banking industry. Please include each employee's employment history for the past ten years by name of the employer, date, title, supervisor, and a brief description of the duties, responsibilities, and accomplishments. Each resume must also include an original signature and date.

☐ **Section F. Ginnie Mae Certifications (All Ginnie Mae Applicants)**

1. The financial statements submitted to Ginnie Mae are complete and accurate statements of the applicant's financial condition.

2. To the best of its knowledge and belief, the information and data contained herein are true and correct. Further, it is the opinion of the undersigned that it has powers and authority sufficient to act as issuer of Ginnie Mae mortgage-backed securities.

3. **Each applicant warrants that while the application is pending action by Ginnie Mae, the applicant will notify Ginnie Mae in writing of a change in any material factor that could affect the application decision.**

4. **Agreements:** The undersigned applicant by submitting this application agrees to issue and administer Ginnie Mae mortgage-backed securities and service pooled mortgages in accordance with Section 306(g) of the National Housing Act, its applicable regulations; and the applicable "Government National Mortgage Association Mortgage-Backed Securities Guide" (Ginnie Mae I: Ginnie Mae II: Handbook 5500.3).

All Applicants are required to sign and date the application.

Applicant		Date
Signature (must be original)	Name (printed or typed)	
	Title (must be President, Vice President, Partner, or Managing Member)	

Approved (HUD Use Only) U.S. Department of Housing and Urban Development, Director, Office of Lender Activities and Program Compliance By: (Signature of Director, Lender Approval and Recertification Division)	Title I ID Number
	Title II ID Number
	Date

Instructions for Completing Form HUD-11701/92001

Applicants seeking qualification as a FHA-approved lender or loan correspondent under the Title I and/or Title II programs and/or as an approved issuer with the Government National Mortgage Association ("Ginnie Mae"), must complete the appropriate sections of this form.

Qualified applicants may obtain one of the following three types of approval:

1) FHA approval only; 2) Ginnie Mae approval only; or, 3) FHA and Ginnie Mae approval.

FHA Approval Only

Applicants seeking only FHA approval must complete Sections A, B and C of form HUD-11701/92001, and provide the supplemental information requested.

Applications for FHA approval must be sent to:

U.S. Dept. of HUD
Lender Approval & Recertification Division
451 7th Street, SW Rm B133-P3214
Washington, D.C. 20410.

A nonrefundable application fee of \$1,000 made payable to the Dept. of HUD is required at the time of making application.

For applicants seeking Title I approval, the application fee must be sent to:

U.S. Dept. of HUD
P. O. Box 198608
Atlanta, GA 30384.

For applicants seeking Title II approval, the application fee must be sent to:

U.S. Dept. of HUD
P. O. Box 198619
Atlanta, GA 30384.

For applicants seeking both Title I and Title II approval, the application fee is \$1,000 and must be sent to:

U.S. Dept. of HUD
P. O. Box 198619
Atlanta, GA 30384.

Ginnie Mae Approval Only

Applicants seeking only Ginnie Mae approval must complete Sections A, B, D or E, and F of form HUD-11701/92001, and provide the supplemental information requested.

Applications for Ginnie Mae approval must be sent to:

Ginnie Mae
Room 6210
451 7th Street, SW
Washington, D.C. 20410-9000.

A nonrefundable application fee of \$250 made payable to Ginnie Mae is required at the time of making the application. The fee is to be included with the application package.

FHA and Ginnie Mae Approval

Applicants seeking both FHA and Ginnie Mae approval must complete Sections A, B, C, D or E, and F of form HUD-11701/92001, and provide the supplemental information requested. **The applicant will receive separate notification from each agency as to its request for approval.**

For FHA approval, the original form HUD-11701/92001 and supplemental information must be sent to:

U.S. Dept. of HUD
Lender Approval & Recertification Division
451 7th Street, SW Rm B133-P3214
Washington, D.C. 20410.

A nonrefundable application fee of \$1,000 made payable to the Dept. of HUD is required at the time of making application.

For applicants seeking Title I approval, the application fee must be sent to:

U.S. Dept. of HUD
P. O. Box 198608
Atlanta, GA 30384.

For applicants seeking Title II approval, the application fee must be sent to:

U.S. Dept. of HUD
P. O. Box 198619
Atlanta, GA 30384.

For applicants seeking both Title I and Title II approval, the application fee is \$1,000 and must be sent to:

U.S. Dept. of HUD
P. O. Box 198619
Atlanta, GA 30384.

For Ginnie Mae approval, a copy of the completed form HUD-11701/92001 (with an original signature) and supplemental information must be sent to:

Ginnie Mae
Room 6210
451 7th Street, SW
Washington, D.C. 20410-9000.

A nonrefundable application fee of \$250 made payable to Ginnie Mae is required at the time of making application. The fee is to be included with the application package.

Public Reporting Burden for this collection of information is estimated to average 1.25 hours per response, including the time for reviewing instructions, searching existing data sources, gathering and maintaining the data needed, and completing and reviewing the collection of information.

The information requested on this form is required by 24 CFR Part 202 and Sec. 306(g) of the National Housing Act or by HUD Handbooks 4060.1 and 5500.3. The information collected assists FHA and Ginnie Mae in determining which lenders should be approved to participate in the FHA single-family and multifamily insurance programs and/or the Ginnie Mae Mortgaged-Backed Securities Program. It is used to help FHA minimize its risk in insuring single-family and multifamily mortgages and Ginnie Mae to minimize its risk. Applicants are not required to respond to this collection of information unless a currently valid approved OMB control number is displayed on the form.

Privacy Act Statement. Names and Social Security Numbers are requested in order for the Department to obtain positive identification of the applicant's officers, directors, stockholders and employees who have authority to obligate the applicant. The information requested will be used solely to determine the eligibility of the individuals to participate in the Department's mortgage insurance programs. The Department is authorized to request this information by Executive Order 9397 and it will not be disclosed outside the Department without prior consent except as required or permitted by law. The Social Security Numbers are provided to HUD on a voluntary basis. Failure to provide this information could cause delay in processing of the applications.

U.S. Department of Housing and Urban Development
Federal Housing Administration and
Government National Mortgage Association

All Applicants are required to complete Sections A and B. Use this form as a cover sheet for your submission.

1. Program Approval(s) Requested **①**

14. All Applicants must list the name, Social Security Number, and title of all officers, along with stockholders owning 25% or more of the applicant's stock, on a separate sheet of paper. For stockholders, also reflect the % of ownership. Please indicate which officer is in charge of the day-to-day operations of the applicant.

Please check the appropriate answer for each question below. If any of the questions require a "Yes" answer, provide an explanation on a separate sheet of paper.

Yes No

1. ☐ ☐ Is the applicant the subject of any assessments, or contingent liabilities not disclosed in its financial statements?
2. ☐ ☐ Has the applicant or any of its principals, officers, individuals serving on the Board of Directors, or individuals acting as authorized signatories, ever been, or are any presently suspended, terminated, debarred, sanctioned, fined, convicted, denied approval, or refused a license by any Federal, State, or local government agency, or a government-related entity, where the action is related to the responsibilities that are commensurate with those of the financial services industry?
3. ☐ ☐ Is the applicant or any of its principals, officers, individuals serving on the Board of Directors, individuals acting as authorized signatories, or employees currently involved in a proceeding or subject to an investigation that could result, or has resulted, in suspension, fine, or disbarment by a Federal, State, or local government agency, conviction in a criminal matter, bankruptcy or denial of fidelity insurance or mortgagee's errors and omissions insurance coverage?
4. ☐ ☐ Have any mortgage insurance companies, secondary marketing agencies or warehouse lenders, or broker/dealers denied the applicant approval in the three previous fiscal years being reported? Provide the date(s) and reason(s) for denial.
5. ☐ ☐ Has the applicant been subject to past or present action(s) by HUD, VA, Fannie Mae, Freddie Mac, or other government-related entities to indemnify the entity against loss?
6. ☐ ☐ Is the applicant currently subject to regulatory or supervisory action by any regulatory agency? Regulatory actions include, but are not limited to, supervisory agreements, cease and desist orders, notices of determination, a memorandum of understanding, unresolved audits, or investigations. Supervisory actions include, but are not limited to, the appointment of a trustee, conservator, or managing agent.
7. ☐ ☐ Has the applicant or any owner, principal, or managing executive been involved, through ownership or otherwise, with a previously defaulted Ginnie Mae issuer(s)?

Section C: FHA Title I and Title II Applicants.

In addition to completing Sections A and B above, the applicant must provide the information requested on the attached document titled "Supplemental Information to be Submitted with Form HUD-11701/92001 to Obtain FHA Title I and/or Title II Approval."

FHA Certification. The undersigned agrees that it will comply with the provisions of the HUD regulations and the requirements of the Secretary of HUD.

I certify that I am authorized to execute this application on behalf of the applicant. (Must be signed by President, Vice President, or Partner)

Signature (must be original) _____ ¹⁶ Date _____ ¹⁷

Section D: Ginnie Mae Applicants (Fannie Mae and/or Freddie Mac Approved).

1. FHA Mortgage Number: (If applicable) _____ ¹⁸ 2. Fannie Mae Seller/Service Number(s): _____ ¹⁹

3. Freddie Mac Seller/Service Number(s): _____ ²⁰

4. Total Dollar Amount of Mortgage Servicing Portfolio: \$ _____ ²¹ (Servicing) \$ _____ ²² (Subcontract servicing)

5. On a separate sheet of paper, please provide a description of any restrictions on the applicant's activities that have been imposed by Fannie Mae and/or Freddie Mac. Please also provide a copy of the applicant's annual eligibility certification report and the most recent compliance report from Fannie Mae and/or Freddie Mac. ²³

Section E: Ginnie Mae Applicants (No Fannie Mae or Freddie Mac Approval).

1. FHA Mortgage Number: (If applicable) _____ ²⁴

2. On a separate sheet of paper, please provide a brief description of the applicant's history. Please include operating and business plans. ²⁵

3. On a separate sheet of paper, please provide the following: Mortgage loan operations and volume of originations segregated by loan type (conventional, FHA, VA, RHS, § 184) during the last three years for single-family residential, multifamily, manufactured housing, and property improvement loans. ²⁶

4. On a separate sheet of paper, please list Investors, number of loans and dollar amount for whom the applicant services mortgages (subservicing is to be identified and broken out separately using the same format). ²⁷

5. On a separate sheet of paper, please list Investors for whom the applicant sells mortgages. ²⁸

6. On a separate sheet of paper, please list at least four resumes (minimum of three full-time officers and one full-time employee) for the key officers and employees of the applicant. The resume must show the employee's name, Social Security Number, date of birth, and the relevant experience pertaining to the mortgage banking industry. Please include each employee's employment history for the past ten years by name of the employer, date, title, supervisor, and a brief description of the duties, responsibilities, and accomplishments. Each resume must also include an original signature and date. ²⁹

Section F. All Ginnie Mae Applicants.

1. In addition to completing Sections A, B, and D or E above, the applicant must provide the information requested on the attached document titled "Supplemental Information to be Submitted with Form HUD-11701/92001 to Obtain Ginnie Mae Approval."

2. Ginnie Mae Certifications:

- The financial statements submitted to Ginnie Mae are complete and accurate statements of the applicant's financial condition.
- To the best of its knowledge and belief, the information and data contained herein are true and correct. Further, it is the opinion of the undersigned that it has powers and authority sufficient to act as issuer of Ginnie Mae mortgage-backed securities.
- Each applicant warrants that while the application is pending action by Ginnie Mae, the applicant will notify Ginnie Mae in writing of a change in any material factor that could affect the application decision.
- Agreements: The undersigned applicant by submitting this application agrees to issue and administer Ginnie Mae mortgage-backed securities and service pooled mortgages in accordance with Section 306(g) of the National Housing Act, its applicable regulations, and the "Government National Mortgage Association Mortgage-Backed Securities Guide" (Ginnie Mae : Handbook 5500.3).

Applicant _____ ³⁰ Date _____ ³¹

Signature (must be original) _____ ³² Title _____ ³³

HUD Use Only

Approved: U.S. Department of Housing and Urban Development,
Director, Office of Lender Activities and Program Compliance
By: (Signature of Director, Lender Approval and Recertification Division)

FHA ID Number

Date:

X

Supplemental Information to be Submitted with Form HUD-11701/92001 to Obtain FHA Title I and/or Title II Approval.

Supplemental information required to be submitted with form HUD-11701/92001 for verifying that an applicant meets FHA Title I and/or Title II requirements for lender approval varies depending on the type of institution making application. To determine what additional information is required, determine what classification type the institution falls under (i.e., Supervised Lender, Non-Supervised Lender, Loan Correspondent, Investing Lender, or Government Institution). The criteria used in determining an institution's classification is the same for both Title I and Title II approvals. Title I lender status is covered in HUD Handbook 4700.02. Title II lender status is covered in HUD Handbook 4060.1. After determining its classification type, provide the information listed under the appropriate classification type below.

Check the appropriate classification type. Also check to indicate that each required document has been included with the form HUD-11701/92001.

All Applications for either Title I or Title II approval must be mailed to the following address:

U.S. Dept of HUD
Lender Approval & Recertification Division
451 Seventh Street, SW Rm B133-P3214
Washington, DC 20410-9000

☐ **Supervised Lender**

- ☐ Copy of \$1000 application check
- ☐ Certificate of Insurance - Fidelity Bond
- ☐ Certificate of Insurance - Errors and Omissions
- ☐ Quality Control Plan or Certification
- ☐ HUD Form 92001-D

☐ **Non-Supervised Lender**

- | | |
|---|---|
| <input type="checkbox"/> Copy of \$1000 application check | <input type="checkbox"/> Resume of Senior Corporate Officer |
| <input type="checkbox"/> HUD Form 92001-D | <input type="checkbox"/> Quality Control Plan |
| <input type="checkbox"/> Certificate of Insurance - Fidelity Bond (does not apply to Title I applications) | <input type="checkbox"/> Letter regarding Line of Credit/Funding |
| <input type="checkbox"/> Certificate of Insurance - Errors and Omissions (does not apply to Title I applications) | <input type="checkbox"/> Sanctions Letter |
| <input type="checkbox"/> Copy of State License | <input type="checkbox"/> Pictures of facilities, floor plan and certification |
| <input type="checkbox"/> Certified Audited financial statement with a computation of adjusted net worth | |
| <input type="checkbox"/> Credit Reports on Applicant and Principals | |

☐ **Loan Correspondents**

- | | |
|---|--|
| <input type="checkbox"/> Copy of \$1000 application check | <input type="checkbox"/> Resume of Senior Corporate Officer |
| <input type="checkbox"/> HUD Form 92001-D | <input type="checkbox"/> Letter regarding Line of Credit/Funding |
| <input type="checkbox"/> Copy of State License | <input type="checkbox"/> Quality Control Plan |
| <input type="checkbox"/> Pictures of facilities, floor plan and certification | <input type="checkbox"/> Sanctions Letter |
| <input type="checkbox"/> Certified Audited financial statement with a computation of adjusted net worth | |
| <input type="checkbox"/> Credit Reports on Applicant and Principals | |

☐ **Investing Lender**

- | | |
|--|---|
| <input type="checkbox"/> Copy of \$1000 application check | <input type="checkbox"/> HUD Form 92001-D |
| <input type="checkbox"/> Certificate of Insurance - Fidelity Bond | <input type="checkbox"/> Letter regarding funding program |
| <input type="checkbox"/> Certificate of Insurance - Errors and Omissions | <input type="checkbox"/> Sanctions Letter |
| <input type="checkbox"/> Copy of State License | |
| <input type="checkbox"/> Credit Reports on Applicant and Principals | |

☐ **Government Institutions**

- | | |
|--|--|
| <input type="checkbox"/> HUD Form 92001-D | <input type="checkbox"/> Resume of Senior Director |
| <input type="checkbox"/> Certificate of Insurance - Fidelity Bond | <input type="checkbox"/> Quality Control Plan |
| <input type="checkbox"/> Certificate of Insurance - Errors and Omissions | |

Note: If applicant is utilizing a DBA, include a copy of approval from the State.

Supplemental Information to be Submitted with Form HUD-11701/92001 to Obtain Ginnie Mae Approval

Supplemental information required to be submitted with form HUD-11701/92001 for verifying that an applicant meets Ginnie Mae requirements for issuer approval. For additional information on the Ginnie Mae program see Handbook 5500.3. Applicants applying for Ginnie Mae issuer approval must provide the information requested under the heading "Ginnie Mae Issuer Approval." Applicants that wish to issue Ginnie Mae II securities after they have qualified as issuers must provide the documents described under "Issuance of Ginnie Mae II Securities."

Check the type of approval requested. Also check to indicate that each required document has been included with the form HUD-11701/92001.

All Applications must be mailed to the following address:

Ginnie Mae
451 7th Street, SW
Room 6210
Washington, DC 20410-9000

☐ **Ginnie Mae Issuer Approval**

- ☐ Nonrefundable application fee of \$250
- ☐ Form HUD 11702
- ☐ Certificate of Insurance - Fidelity Bond reflecting adequate coverage and proper Ginnie Mae loss payee endorsement
- ☐ Certificate of Insurance - Errors and Omissions reflecting adequate coverage and proper Ginnie Mae loss payee endorsement
- ☐ Evidence of Quality Control Plan for underwriting, origination, and servicing of mortgage loans and secondary marketing.
Provide a copy of quality control findings for the past six months and management's response to those findings.
- ☐ Audited Financial Statements for latest three years
- ☐ Most recent interim financial statement (balance sheet and income statement) signed by an officer as true and correct
- ☐ Dollar value of loans to officers/directors/affiliates as of most recent financial audit
- ☐ Dollar value of pledged assets as of the most recent financial audit
- ☐ List of affiliated issuer(s) participating in the Ginnie Mae program, along with their four-digit Ginnie Mae issuer identification number(s)
- ☐ List name(s), address(es), telephone number(s), and contact person(s) for mortgage insurance companies, warehouse lenders, and investors for whom the applicant is currently doing business.

☐ **Issuance of Ginnie Mae II Securities**

Please complete the following two forms in addition to submitting the above information

- ☐ Form HUD 11709
- ☐ Form HUD 11709-A